

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

DENISE LYNN HARDGRAVE-DUNBAR

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:18-11288

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

January 26, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/20/2018 and confirmed on 3/14/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		98,880.00
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		98,880.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	4,682.45	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,182.45

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PENNYMAC LOAN SERVICES LLC	0.00	57,954.26	0.00	57,954.26
	Acct: 2396				
	PENNYMAC LOAN SERVICES LLC	990.64	990.64	0.00	990.64
	Acct: 2396				
	WELLS FARGO BANK NA	2,000.00	2,000.00	0.00	2,000.00
	Acct: 7762				
	ALLY BANK(*)	0.00	25,069.17	0.00	25,069.17
	Acct: 4099				
	ALLY BANK(*)	419.18	419.18	0.00	419.18
	Acct: 4099				
					86,433.25

Priority					
	REBEKA A SEELINGER ESQ	0.00	0.00	0.00	0.00
	Acct:				
	DENISE LYNN HARDGRAVE-DUNBAR	0.00	0.00	0.00	0.00
	Acct:				
	REBEKA A SEELINGER ESQ	3,500.00	3,500.00	0.00	0.00
	Acct:				
	SEELINGER LAW CORPORATION	0.00	0.00	0.00	0.00
	Acct:				

*** NONE ***

Unsecured					
	CITIBANK NA**	4,175.51	215.66	0.00	215.66
	Acct: 7422				
	PRA/PORTFOLIO RECOVERY ASSOC	2,002.49	103.42	0.00	103.42
	Acct: 2771				
	CREDIT ONE BANK	0.00	0.00	0.00	0.00
	Acct: 2350				
	LVNV FUNDING LLC	951.33	49.14	0.00	49.14
	Acct: 9946				
	US DEPARTMENT OF EDUCATION	56,825.38	2,934.87	0.00	2,934.87
	Acct: 1228				
	US DEPARTMENT OF EDUCATION - NELN	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 1031				
	US DEPARTMENT OF EDUCATION - NELN	0.00	0.00	0.00	0.00
	Acct: 2731				
	US DEPARTMENT OF EDUCATION - NELN	0.00	0.00	0.00	0.00
	Acct: 6931				
	US DEPARTMENT OF EDUCATION - NELN	0.00	0.00	0.00	0.00
	Acct: 7229				
	US DEPARTMENT OF EDUCATION - NELN	0.00	0.00	0.00	0.00
	Acct: 3836				
	US DEPARTMENT OF EDUCATION - NELN	0.00	0.00	0.00	0.00
	Acct: 8832				
	US DEPARTMENT OF EDUCATION - NELN	0.00	0.00	0.00	0.00
	Acct: 3736				
	US DEPARTMENT OF EDUCATION - NELN	0.00	0.00	0.00	0.00
	Acct: 8932				
	US DEPARTMENT OF EDUCATION - NELN	0.00	0.00	0.00	0.00
	Acct: 0332				
	US DEPARTMENT OF EDUCATION - NELN	0.00	0.00	0.00	0.00
	Acct: 0432				
	US DEPARTMENT OF EDUCATION - NELN	0.00	0.00	0.00	0.00
	Acct: 0532				
	US DEPARTMENT OF EDUCATION - NELN	0.00	0.00	0.00	0.00
	Acct: 0031				
	JEFFERSON CAPITAL SYSTEMS LLC*	8,618.48	445.12	0.00	445.12
	Acct: 4464				
	PRA/PORTFOLIO RECOVERY ASSOC	4,098.86	211.70	0.00	211.70
	Acct: 7325				
	PRA/PORTFOLIO RECOVERY ASSOC	2,308.63	119.23	0.00	119.23
	Acct: 8153				
	WORLDS FOREMOST BANK	0.00	0.00	0.00	0.00
	Acct: 7733				
	CITIBANK NA**	123.81	6.40	0.00	6.40
	Acct: 0283				
	WELLS FARGO BANK NA	3,461.13	178.76	0.00	178.76
	Acct: 7762				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 3929				
	KML LAW GROUP PC** (FRMRLY BRIAN C	0.00	0.00	0.00	0.00
	Acct:				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
					4,264.30

TOTAL PAID TO CREDITORS

90,697.55

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TOTAL CLAIMED	
PRIORITY	0.00
SECURED	3,409.82
UNSECURED	82,565.62

Date: 01/26/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

DENISE LYNN HARDGRAVE-DUNBAR

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-11288

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Denise Lynn Hardgrave-Dunbar
Debtor

Case No. 18-11288-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Jan 29, 2024

Form ID: pdf900

Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2024:

Recip ID	Recipient Name and Address
db	+ Denise Lynn Hardgrave-Dunbar, 13390 Denny Road, Meadville, PA 16335-7616

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 30 2024 00:13:29	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 30 2024 00:13:25	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14972555	Email/Text: ally@ebn.phinsolutions.com	Jan 30 2024 00:07:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14967339	+ Email/Text: ally@ebn.phinsolutions.com	Jan 30 2024 00:07:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
14967340	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 30 2024 00:38:23	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14967341	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 30 2024 00:13:32	Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15000520	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 30 2024 00:13:50	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14967342	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 30 2024 00:37:27	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14967343	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 30 2024 00:12:52	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
14967344	+ Email/Text: electronicbkydocs@nelnet.net	Jan 30 2024 00:09:00	Dept of Ed / 582 / Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
14967345	+ Email/Text: EB_CollectionsRecoveryTeam@Regions.com	Jan 30 2024 00:08:00	EnerBank USA, 1245 East Brickyard Rd. Ste. 600, Salt Lake City, UT 84106-2562
14967357	+ Email/Text: EB_CollectionsRecoveryTeam@Regions.com	Jan 30 2024 00:08:00	EnerBankUSA, Attn: Bankruptcy, 1245 Brickyard Rd Ste 600, Salt Lake City, UT 84106-2562
15226983	Email/Text: JCAP_BNC_Notices@jcap.com	Jan 30 2024 00:09:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
14997477	Email/PDF: resurgentbknotifications@resurgent.com	Jan 30 2024 00:13:50	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14997778	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 30 2024 00:13:46	Portfolio Recovery Associates, LLC, POB 12914,

District/off: 0315-1

User: auto

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Date Rcvd: Jan 29, 2024

Form ID: pdf900

Total Noticed: 26

15201587	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 30 2024 00:24:11	Norfolk VA 23541 Portfolio Recovery Associates, LLC, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14968446	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 30 2024 00:13:27	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15002566	+ Email/PDF: ebnotices@pnmac.com	Jan 30 2024 00:13:00	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
14967346	+ Email/PDF: ebnotices@pnmac.com	Jan 30 2024 00:37:26	Pennymac Loan Services, Attn: Bankruptcy, Po Box 514387, Los Angeles, CA 90051-4387
14967347	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 30 2024 00:13:16	Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14967348	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 30 2024 00:13:18	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14977790	+ Email/Text: electronicbkydocs@nelnet.net	Jan 30 2024 00:09:00	U.S. Department of Education, C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
14985944	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 30 2024 00:13:29	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14967349	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 30 2024 00:13:51	Wells Fargo Outdoor Solutions, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438
14967350	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 30 2024 01:01:39	World's Foremost Bank, Attn: Bankruptcy, 4800 Nw 1st St, Lincoln, NE 68521-4463
TOTAL: 25			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
cr		Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court., Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 56302-9617
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14967351	*+	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
14967352	*+	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14967353	*+	Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14967354	*+	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14967355	*+	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
14967356	*+	Dept of Ed / 582 / Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
14967358	*+	Pennymac Loan Services, Attn: Bankruptcy, Po Box 514387, Los Angeles, CA 90051-4387
14967359	*+	Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14967360	*+	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14967361	*+	Wells Fargo Outdoor Solutions, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438
14967362	*+	World's Foremost Bank, Attn: Bankruptcy, 4800 Nw 1st St, Lincoln, NE 68521-4463

TOTAL: 2 Undeliverable, 13 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0315-1

User: auto

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Date Rcvd: Jan 29, 2024

Form ID: pdf900

Total Noticed: 26

complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 31, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmlawgroup.com
Maria Miksich	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Rebeka Seelinger	on behalf of Plaintiff Denise Lynn Hardgrave-Dunbar rebeka@seelingerlaw.com
Rebeka Seelinger	on behalf of Debtor Denise Lynn Hardgrave-Dunbar rebeka@seelingerlaw.com
Richard J. Bedford	on behalf of Plaintiff Denise Lynn Hardgrave-Dunbar richard@seelingerlaw.com rjb8181@gmail.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Stephen Russell Franks	on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Auto amps@manleydeas.com

TOTAL: 8